

Prepared by:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020
Emily Kaye Courteau Bar# 100570

3d
Don't Return To:
Morris & Associates
2309 Oliver Road
Monroe, Louisiana 71201
Telephone: 318-330-9020

SUBSTITUTION OF TRUSTEE

Lot 1035, Section A, Southaven West S/D in Section 23, T-1-S, R-8-W, Desoto County, MS in Plat Bk 2
Pgs 43-46

STATE OF MISSISSIPPI
COUNTY OF DeSoto

Grantor:
NationsCredit Financial Services Corporation
3815 South West Temple
Salt Lake City, UT 84115
1-888-818-6032

Grantee:
Emily Kaye Courteau
2309 Oliver Road
Monroe LA 71201
318-330-9020

WHEREAS, on the 6th day of August, 1999 and acknowledged on the 6th day of August, 1999, Robert E Laney aka Robert Laney and Tammy Laney executed a Deed of Trust to John Phillips, Trustee for the use and benefit of NationsCredit Financial Services Corporation beneficiary, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Record at Book 1138 at Page 88 and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referenced to above; and

WHEREAS, under the terms of said Deed of Trust, the beneficiary or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

NOW, THEREFORE, the undersigned holder of said Deed of Trust does hereby appoint and substitute Emily Kaye Courteau, as Trustee, the said Emily Kaye Courteau, to have all rights, powers and privileges granted the Trustee in said Deed of Trust.

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said Foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN DEVELOPMENT, or whosoever the undersigned shall authorize. The statement in the Substitute Trustee s Deed that the undersigned has requested the transfer of its bid to Grantee (s) in the Substitute Trustee s Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute the same.

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed by its duly authorized officers on this 3 day of May, 2010.

F10-1230

anb

★ Select Portfolio Servicing, Inc. as Attorney in Fact for

NationsCredit Financial Services Corporation

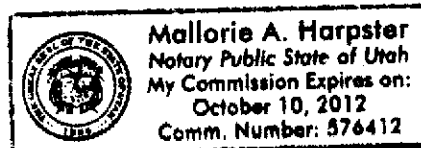
BY: Paul Langford
PAUL LANGFORD
 ★★ Document Control Officer

STATE OF Utah
 COUNTY OF Salt Lake

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, PAUL LANGFORD known personally to me to be the Document Officer of the within named NationsCredit Financial Services Corporation and that (s) he executed and delivered the within and foregoing instrument on the day and year therein mentioned for and on behalf of said corporation, and as its own act and deed for the purposes therein mentioned, having been first duly authorized so to do.

WITNESS my signature and official seal on this, the 3 day of May, 2010
Mallorie A. Harpster
 NOTARY PUBLIC

MY COMMISSION EXPIRES:



WHEN RECORDED RETURN TO:
Fairbanks Capital Corp.
Document Control Department
P.O. Box 85260
Salt Lake City, UT 84165-0250

DK T BK 3,162 PG 756

NATIONSCREDIT POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that NationsCredit Financial Services Corporation (hereinafter referred to as NationsCredit), does hereby make, constitute and appoint, irrevocably, Fairbanks Capital Corp. (hereinafter referred to as Fairbanks) or any of its authorized agents, employees, or representatives, its true and lawful attorneys for it and in its name, place and stead, to collect and receive all sums of money, debts, due accounts, interest and demands whatsoever as are now or shall hereafter become due, owing or payable solely with respect to the Mortgage Loans whose servicing has been transferred from NationsCredit to Fairbanks pursuant to that certain Purchase and Sale Agreement dated as of December 31, 2001, and does authorize and appoint the above-named attorneys to execute, sign, deliver and acknowledge such receipts, releases, reconveyances and satisfactions of mortgage, judgments and other debts, and such other instruments in writings of whatever kinds and nature as may be necessary or proper for said premises.

NationsCredit further grants its said above-named attorneys the right (i) to endorse its name on any endorsements, allonges, lost note affidavits, assignments of mortgage, checks, notes, drafts or bills of exchange representing any payment upon any of the Mortgage Loans, (ii) to execute documents on behalf of NationsCredit in connection with any bankruptcy or receivership of a mortgagor with respect to a Mortgage Loan, (iii) to execute on behalf of NationsCredit any documents necessary to carry out foreclosure of any mortgaged property securing a Mortgage Loan, (iv) to execute on behalf of NationsCredit any necessary documents to effectuate an eviction, unlawful detainer or similar dispossession proceeding with respect to a Mortgage Loan and (v) to execute on behalf of NationsCredit any documents for the offer, listing, closing of sale and conveyance of real estate owned property acquired with respect to a defaulted Mortgage Loan, in each instance giving and granting unto its said attorneys full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done for said premises in its capacity as owner and holder or prior servicer of the Mortgage Loans, as fully to all intents and purposes as it might or could do if personally present in its capacity with respect to the Mortgage Loans, with full power of substitutions or revocations, hereby ratifying and confirming all that its said attorneys, or their substitute or substitutes, shall lawfully do or cause to be done by virtue of these presents. This is a power coupled with an interest.

[SIGNATURE AND ACKNOWLEDGMENT ON FOLLOWING PAGE]

FID-1230

WITNESS our hand this 31 day of December, 2001.

NationsCredit Financial Services
Corporation

By: [Signature]
Title: Senior Vice President
Date: December 31, 2001

ATTEST:

By: [Signature]
Title: Assistant Secretary

STATE OF Florida)
) ss.
COUNTY OF Duval)

On this 31 day of December, 2001, before me, the undersigned notary public, personally appeared James B. Dodd who acknowledged himself to be the Senior Vice President of NationsCredit Financial Services Corporation and that as such officer, being authorized to do so, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself as such officer.

In Witness Whereof, I have hereunto set my hand and official seal.

[Signature]
Notary Public

My Commission Expires: 8/6/04



CHARLOTTE 72209v2

FID-1230